

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Bethany Davis

Debtor(s)

Case No. 15 B 26714

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/05/2015.
- 2) The plan was confirmed on 10/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/08/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/09/2016, 02/17/2017, 09/21/2017.
- 5) The case was Dismissed on 11/02/2017.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,115.56
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$5,115.56

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,860.46
Court Costs	\$0.00
Trustee Expenses & Compensation	\$219.89
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,080.35

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Info Source	Unsecured	1.00	NA	NA	0.00	0.00
CashNetUSA	Unsecured	323.03	323.03	323.03	0.00	0.00
Cci	Unsecured	1.00	NA	NA	0.00	0.00
Cerastes LLC	Unsecured	845.00	NA	NA	0.00	0.00
Cerastes LLC	Unsecured	325.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	3,730.18	4,417.61	4,417.61	0.00	0.00
Commonwealth Edison Company	Unsecured	0.00	421.22	421.22	0.00	0.00
Contract Callers Inc	Unsecured	1.00	NA	NA	0.00	0.00
Credit Union 1	Unsecured	1,322.00	1,321.46	1,321.46	0.00	0.00
DJR Group LLC	Unsecured	1.00	NA	NA	0.00	0.00
First Bank of Delaware	Unsecured	1.00	NA	NA	0.00	0.00
Firstbkde/Cf	Unsecured	1.00	NA	NA	0.00	0.00
Hydra Fund	Unsecured	1.00	NA	NA	0.00	0.00
IC System	Unsecured	1.00	NA	NA	0.00	0.00
Illinois Bell Telephone Co AT&T	Unsecured	1.00	NA	NA	0.00	0.00
Illinois Collection Services	Unsecured	1.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	1.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	250.00	250.00	250.00	0.00	0.00
Municipal Collections Of America	Unsecured	250.00	NA	NA	0.00	0.00
One Click Cash	Unsecured	1.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	1,421.00	311.04	311.04	0.00	0.00
Peritus Portfolio Services	Secured	4,922.24	5,212.81	4,500.00	1,704.41	330.80
Peritus Portfolio Services	Unsecured	NA	0.00	712.81	0.00	0.00
Real Time Resolutions Inc	Unsecured	400.00	406.15	406.15	0.00	0.00
Resurgent Capital Services	Unsecured	343.00	343.39	343.39	0.00	0.00
Santander	Unsecured	697.00	NA	NA	0.00	0.00
Stoneberry	Unsecured	233.00	NA	NA	0.00	0.00
Tower Lending	Unsecured	1.00	NA	NA	0.00	0.00
United Credit Recovery	Unsecured	1.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United Credit Recovery	Unsecured	1.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	68,769.00	73,717.36	73,717.36	0.00	0.00
Verizon Wireless	Unsecured	1.00	NA	NA	0.00	0.00
Verizon Wireless	Unsecured	1.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	1.00	NA	NA	0.00	0.00
White Hills Cash	Unsecured	1.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,500.00	\$1,704.41	\$330.80
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,500.00	\$1,704.41	\$330.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$82,224.07	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,080.35</u>	
Disbursements to Creditors	<u>\$2,035.21</u>	
TOTAL DISBURSEMENTS :		<u>\$5,115.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/08/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.